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Case 09-07389 Filed 03/05/09 Entered 03/05/09 12:00:13 Desc Main Doc 1 **B1** (Official Form 1) (1/08) Document Page 1 of 34 **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Horton, Vanessa All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 9997 EIN (if more than one, state all): Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 628 Willow Wood Dr Apt 210 Carol Stream, IL **ZIPCODE 60188** ZIPCODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: **DuPage** Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE Type of Debtor Chapter of Bankruptcy Code Under Which **Nature of Business** (Form of Organization) (Check **one** box.) the Petition is Filed (Check one box.) (Check one box.) Chapter 7 Chapter 15 Petition for Health Care Business ✓ Individual (includes Joint Debtors) Single Asset Real Estate as defined in 11 Chapter 9 Recognition of a Foreign U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker Partnership Chapter 13 Recognition of a Foreign Commodity Broker Nonmain Proceeding Other (If debtor is not one of the above entities, check this box and state type of entity below.) Clearing Bank **Nature of Debts** Other (Check one box.) Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an (Check box, if applicable.) Debtor is a tax-exempt organization under individual primarily for a personal, family, or house-Title 26 of the United States Code (the Internal Revenue Code). hold purpose." Filing Fee (Check one box) Chapter 11 Debtors Check one box: Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. ☐ A plan is being filed with this petition
☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. 🗹 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors \checkmark 1.000-5,001-25,001-50.001-1-49 100-199 200-999 10,001-Over 5,000 10,000 25,000 50,000 100,000 100,000 Estimated Assets \checkmark \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 \$50,000,001 to \$100,000,001 \$500,000,001 More than \$0 to \$50,000 \$100,000 \$500,000 \$1 million \$10 million to \$50 million \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities \checkmark \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 \$0 to \$50,000,001 to \$100,000,001 \$500,000,001 More than

\$1 million

\$10 million

to \$50 million \$100 million

to \$500 million to \$1 billion

Prior Bankruptcy Case Filed Within Last	8 Years (If more than two, atta	ch additional sheet)
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If a	more than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	whose debts are I, the attorney for the petition that I have informed the petit chapter 7, 11, 12, or 13 of explained the relief available	Exhibit B ed if debtor is an individual e primarily consumer debts.) er named in the foregoing petition, declar tioner that [he or she] may proceed unde title 11, United States Code, and hav under each such chapter. I further certif or the notice required by § 342(b) of th
	X /s/ Troy L Gleason Signature of Attorney for Debtor(3/05/09
Exhi (To be completed by every individual debtor. If a joint petition is filed, e Exhibit D completed and signed by the debtor is attached and ma If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	ade a part of this petition.	
There is a bankruptcy case concerning debtor's affiliate, general		
Debtor is a debtor in a foreign proceeding and has its principal plot or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	lace of business or principal asso but is a defendant in an action or	ets in the United States in this District, proceeding [in a federal or state court]
Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of debtor	olicable boxes.)	
(Name of landlord or less	or that obtained judgment)	
(Address of lar	ndlord or lessor)	

the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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Name of Debtor(s):

Horton, Vanessa

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filing of the petition.

(This page must be completed and filed in every case)

Voluntary Petition

Doc 1

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Document

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): Horton, Vanessa

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Debtor	Vanessa Horto
Signature of Joint Debtor	

Signature of Attorney*

X /s/ Troy L Gleason

March 5, 2009

Signature of Attorney for Debtor(s)

Trov L Gleason 6276510 Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 (312) 578-9530 Fax: (312) 578-9524 troy@chicagobk.com

March 5, 2009

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signatu	re of Author	ized Individual		
Printed	Name of Au	thorized Indivi	dual	
Title of	Authorized	Individual		

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

I request relief in accordance with chapter 15 of title 11, United
States Code. Certified copies of the documents required by 11 U.S.C.
§ 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the
chapter of title 11 specified in this petition. A certified copy of the
order granting recognition of the foreign main proceeding is attached.

Signature of	of Foreign Rep	presentative		
Ü	0 1			
	25			
Printed Na	me of Foreign	Representative		

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any,	of Bankruptcy	Petition Preparer

Date

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address			

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Page 2

Social Security number (If the bankruptcy

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

Printed Name and title, if any, of Bankruptcy Petition Preparer

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by $\S 342(b)$ of the Bankruptcy Code.

Address:	the Social Securit	is not an individual, state y number of the officer, sible person, or partner of etition preparer.)
X	(Required by 11 to	
Signature of Bankruptcy Petition Preparer of officer, principal partner whose Social Security number is provided above.	l, responsible person, or	
Certific I (We), the debtor(s), affirm that I (we) have received and real	cate of the Debtor d this notice.	
Horton, Vanessa Printed Name(s) of Debtor(s)	X /s/ Vanessa Horton Signature of Debtor	3/05/2009 Date
Case No. (if known)	X Signature of Joint Debtor (if any)	Date

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Debtor(s)

Case No. _____(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00

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Debtor(s)

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Case No. _

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
	Security deposits with public utilities, telephone companies, landlords, and others.	X			
	Household goods and furnishings, include audio, video, and computer equipment.		Normal and necessary household goods		800.00
	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc. books pictures and music		100.00
6.	Wearing apparel.		Used personal clothes		200.00
7.	Furs and jewelry.		Jewelry and watches		200.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

15 0		Е	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
ot	overnment and corporate bonds and her negotiable and non-negotiable struments.	Х			
16. A	ccounts receivable.	X			
pr de pa	limony, maintenance, support, and roperty settlements in which the botor is or may be entitled. Give articulars.	X			
in	ther liquidated debts owed to debtor cluding tax refunds. Give articulars.	X			
es ex de	quitable or future interest, life states, and rights or powers sercisable for the benefit of the ebtor other than those listed in chedule A - Real Property.	X			
in be	ontingent and noncontingent terests in estate of a decedent, death enefit plan, life insurance policy, or ust.	X			
re an	ther contingent and unliquidated aims of every nature, including tax funds, counterclaims of the debtor, and rights to setoff claims. Give stimated value of each.	X			
	atents, copyrights, and other tellectual property. Give particulars.	X			
ge	icenses, franchises, and other eneral intangibles. Give particulars.	X			
in 10 in ob th	ustomer lists or other compilations ontaining personally identifiable formation (as defined in 11 U.S.C. § 01(41A)) provided to the debtor by dividuals in connection with otaining a product or service from the debtor primarily for personal, mily, or household purposes.	X			
	utomobiles, trucks, trailers, and her vehicles and accessories.	X			
26. B	oats, motors, and accessories.	X			
	ircraft and accessories.	X			
su	ffice equipment, furnishings, and applies.	X			
	fachinery, fixtures, equipment, and applies used in business.	X			
30. In	ventory.	X			
	nimals.	X			
	rops - growing or harvested. Give articulars.	X			

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SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Farming equipment and implements.34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		TO	ΓAL	1,300.00

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Debtor(s) SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Normal and necessary household goods	735 ILCS 5 §12-1001(b)	800.00	800.00
Misc. books pictures and music	735 ILCS 5 §12-1001(a)	100.00	100.00
Jewelry and watches	735 ILCS 5 §12-1001(b)	200.00	200.00
Jewelry and watches		200.00	200.00

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Debtor(s)

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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			Value \$	$\frac{1}{2}$	ĺ			
ACCOUNT NO.					T			
			Value \$	$\frac{1}{2}$				
ACCOUNT NO.			value \$	┢	H			
ACCOUNT NO.	-							
			Value \$					
ACCOUNT NO.	-							
			Value \$	1				
•	-			Sub	tot	al		_
ocntinuation sheets attached			(Total of th				\$	\$
			(Use only on la		Tot page		\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Horton, Vanessa

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Debtor(s)

Case No. _____(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Stati	Such Summary of Certain Labinites and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

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Case No.

Debtor(s)

(If known)

Desc Main

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Collections- returned check	П	T	寸	
AAA Collectors, Inc For JcPenny 2950 N Academy Blvd Ste 201 Colorado Springs, CO 80917-5341							150.00
ACCOUNT NO.			Collections			T	
Afni 104 Brock Dr Bloomington, IL 61701-2654							1,800.00
ACCOUNT NO.			Collections	П	7	\forall	,
Ameritech Law Dept - Bankruptcy 225 W Randolph St Ste 27A Chicago, IL 60606-1838							450.00
ACCOUNT NO.			Assignee or other notification for:			T	
Money Control PO Box 49990 Riverside, CA 92514-1990			Ameritech				
4 continuation sheets attached	•		(Total of th	Subt			\$ 2,400.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	also atist	tica	n d	\$

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IN RE Horton, Vanessa

_ Case No. _

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Collections	-		H	
Anderson Finacial Network 404 Brock Dr Bloomington, IL 61701-2654			Concestions				1,800.00
ACCOUNT NO.			Assignee or other notification for:	t		П	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Cingular Wireless 1801 Valley View Ln Farmers Branch, TX 75234-8906			Anderson Finacial Network				
ACCOUNT NO.			Collections				
Certegy PO Box 30046 Tampa, FL 33630-3046							100.00
ACCOUNT NO.			Collections				100.00
Check Alert For GFS Market 7597 Macinaw Trail Cadillac, MI 49601							150.00
ACCOUNT NO.			Tickets				
City Of Chicago Parking - Bankruptcy 121 N Lasalle St Rm 107A Chicago, IL 60602-1232							1,430.00
ACCOUNT NO.			Utility bill	t			1,100.00
Com Ed Exelon Corporation System Credit/Bankruptcy 2100 Swift Dr Oak Brook, IL 60523-1559							400.00
ACCOUNT NO.	H		Collections			H	700.00
Comcast 1255 W North Ave Chicago, IL 60622-1562							
							250.00
Sheet no1 of4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the		age)	\$ 4,130.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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(If known)

IN RE Horton, Vanessa

Debtor(s)

_ Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Collections- returned check			П	
CRA Security Systems For Foot Locker PO Box 67555 Harrisburg, PA 17106-7555							75.00
ACCOUNT NO.			Repossesion			П	
Ford Motor Credit Bankruptcy Dept PO Box 537901 Livonia, MI 48153-7901							16,000.00
ACCOUNT NO.			Collections- returned check	H		Н	
Goldman & Company For Burlington Coat Factory Harmon Clove Tower 1 Ste AL13 Secaucus, NJ 07094							500.00
ACCOUNT NO.			Collections			П	
Harvard Collection Services 4704 W Irving Park Rd Chicago, IL 60641-2745							
							400.00
ACCOUNT NO. Illinois Tollway Authority Violations PO Box 5201 Lisle, IL 60532-5201			Tickets				1,000.00
ACCOUNT NO.			Collections	H		Н	1,000.00
Marlin Integrated Attn Bankruptcy Department 333 Glen St Ste 200 Glens Falls, NY 12801-3558							350.00
ACCOUNT NO.			Collections	H		H	330.30
Midwestern Telecom C/O Inovision 150 Crosspoint Par Getzville, NY 14068							350.00
Sheet no. 2 of 4 continuation sheets attached to				L Sub	tots	닒	330.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	is p	age Fota	e) al	\$ 18,675.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	atis	tica	al	\$

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IN RE Horton, Vanessa

Debtor(s)

_ Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 98M1-019324			Judgment	H			
National Heritage C/O Shapiro And Liebman 415 N Lasalle St Ste 203 Chicago, IL 60610-4530							4,746.00
ACCOUNT NO.			Utility bill				
Peoples Energy The Prudential Bldg, Attn: Special Proj 130 E Randolph St Chicago, IL 60601-6207							700.00
ACCOUNT NO.			Assignee or other notification for:	H			
KCA Financial 628 North St Geneva, IL 60134-1356			Peoples Energy				
ACCOUNT NO.			Collections				
Sprint Pcs PO Box 219718 Kansas City, MO 64121-9718							400.00
ACCOUNT NO. 2008SC008228			Judgment				400.00
St Joseph Hospital C/O James Gately 8233 185th St Tinley Park, IL 60477-9220							1,515.00
ACCOUNT NO.			Collections	H			1,010.00
UCB Collections 5620 Southwyck Blvd Toledo, OH 43614-1501							70.00
ACCOUNT NO.			Utility bill	\vdash			70.00
United Compucred Collections, Inc For Toledo Edison Co 4190 Harrison Ave Cincinnati, OH 45211-4546							
				L		Ц	400.00
Sheet no3 of4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	_	age	;)	\$ 7,831.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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IN RE Horton, Vanessa

___ Case No. _

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Tickets	П		\exists	
Village Of Forest Park Tickets 517 Des Plaines Ave Forest Park, IL 60130-1801							2,400.00
ACCOUNT NO.			Collections				
Walmart PO Box 2844 Tuscaloosa, AL 35403-2844							160.00
ACCOUNT NO.			Assignee or other notification for:	H		-	100.00
Wexler And Wexler Law Offices 500 W Madison St Ste 2910 Chicago, IL 60661-4571			Walmart				
ACCOUNT NO. 01M1-137907			Judgment	Н		\dashv	
WalMart PO Box 981400 El Paso, TX 79998-1400							1,133.00
ACCOUNT NO. Wexler And Wexler 500 W Madison St Ste 2910 Chicago, IL 60661-4571			Assignee or other notification for: WalMart				
ACCOUNT NO.	_						
ACCOUNT NO.							
Sheet no. <u>4</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-		(Total of th	Sub			\$ 3,693.00
Benedic of Creditors froming Offsecured Poliphority Claffills			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	T alstatis	Tota o o tica	ıl n ıl	\$ 36,729.00

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(If known)

IN RE Horton, Vanessa

Debtor(s)

Case No.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status		DEPENDENTS OF DEBTOR AND SPOUSE								
Single		RELATIONSHIP(S):				AGE(S): 4				
EMPLOYMENT:		DEBTOR			SPOUSE					
Occupation Name of Employer How long employed Address of Employer	Technician Fisher Clinica 3 Year Chicago, IL				SIGUSE					
	gross wages, sa	r projected monthly income at time case filed) alary, and commissions (prorate if not paid mon	thly)	\$ \$	DEBTOR 2,387.67		SPOUSE			
3. SUBTOTAL4. LESS PAYROLIa. Payroll taxes ab. Insurancec. Union duesd. Other (specify)	nd Social Secur			\$ \$ \$ \$	2,387.67 454.65					
5. SUBTOTAL O	F PAYROLL I	DEDUCTIONS		\$ s	454.65	\$ \$				
6. TOTAL NET M				\$	1,933.02					
8. Income from rea 9. Interest and divide	l property lends enance or suppo	of business or profession or farm (attach details		\$ \$ \$		\$ \$ \$				
11. Social Security	or other govern	ment assistance		\$ \$		\$ \$				
12. Pension or retir 13. Other monthly in (Specify)	income			\$ \$		\$ \$				
				\$ \$		\$ \$ 				
14. SUBTOTAL O		HROUGH 13 COME (Add amounts shown on lines 6 and 14)	1	\$ \$	1,933.02	\$ \$				
16. COMBINED A	AVERAGE MO	ONTHLY INCOME: (Combine column totals otal reported on line 15)			\$_	1,933.0	 			

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

(If known)

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Debtor(s)

Case No. _

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	$\mathfrak{C}(\mathbf{S})$	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the do on Form22A or 22C.	e any payment eductions from	s made biweekly, n income allowed
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complet expenditures labeled "Spouse."	e a separat	e schedule of
 Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No _√ 	\$	550.00
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	122.22
c. Telephone	\$	100.00
d. Other Cable And Internet	— \$ —	100.00
2. Home maintanence (nameins and unknow)	— [¢] —	
3. Home maintenance (repairs and upkeep) 4. Food	• — •	400.00
5. Clothing	ъ	100.00
6. Laundry and dry cleaning	\$ —	100.00
7. Medical and dental expenses	\$ —	60.00
8. Transportation (not including car payments)	\$ —	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ —	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	Φ.	
a. Auto	\$	
b. Other	— [¢] —	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$ ——	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	φ	
17. Other Personal Care & Grooming	φ —— \$	120.00
17. Other Tersonal care a crooming	— ° —	120.00
	\$	
	— —	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	1,930.00
		•
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing one	of this docu	ment:
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	\$	1,933.02
1 4 41 6 7 40 1	Φ.	1 000 00

a. Average monthly income from Line 15 of Schedule I	\$ 1,933.02
b. Average monthly expenses from Line 18 above	\$ 1,930.00
c. Monthly net income (a. minus b.)	\$ 3.02

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[If joint case, both spouses must sign.]

(If known)

(Joint Debtor, if any)

IN RE Horton, Vanessa

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Debtor(s)

Signature:

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 18 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: March 5, 2009 Signature: /s/ Vanessa Horton Debtor Vanessa Horton

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Signature:

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No.
Horton, Vanessa		Chapter 7
•	Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. I1 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

1,933.00 2009 Income from employment (monthly)

26,937.00 2008 Income from employment

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		d 03/05/09 cument	Entered 03 Page 22 of 3	/05/09 12:00:13 34	Desc Main
None	b. Debtor whose debts are not primarily consumer a preceding the commencement of the case unless the \$5,475. If the debtor is an individual, indicate with obligation or as part of an alternative repayment schedebtors filing under chapter 12 or chapter 13 must it is filed, unless the spouses are separated and a joint	debts: List each pe aggregate value an asterisk (*) ar dule under a plan nelude payments	oayment or other to of all property th y payments that w by an approved no and other transfers	ransfer to any creditor ma at constitutes or is affect were made to a creditor on approfit budgeting and crea	ed by such transfer is less than account of a domestic support dit counseling agency. (Married
None	c. All debtors: List all payments made within one y who are or were insiders. (Married debtors filing und a joint petition is filed, unless the spouses are separated.)	der chapter 12 or	chapter 13 must in	clude payments by either	
4. Sui	its and administrative proceedings, executions, gar	nishments and a	ttachments		
None	a. List all suits and administrative proceedings to w bankruptcy case. (Married debtors filing under chap not a joint petition is filed, unless the spouses are se	ter 12 or chapter	13 must include in	nformation concerning eit	
AND St Jc 2008	FION OF SUIT CASE NUMBER POSSEPH Hospital v Horton SC008228 and 1-129729(dismisssed)	OCEEDING	COURT OR AND LOCA' Dupage		STATUS OR DISPOSITION Judgment
None	b. Describe all property that has been attached, garn the commencement of this case. (Married debtors fi or both spouses whether or not a joint petition is file	ling under chapte	er 12 or chapter 13	must include informatio	n concerning property of either
5. Re	possessions, foreclosures and returns				
None	List all property that has been repossessed by a credi the seller, within one year immediately preceding the include information concerning property of either or joint petition is not filed.)	he commencemen	nt of this case. (Ma	arried debtors filing unde	r chapter 12 or chapter 13 must
Ford Bank PO E	E AND ADDRESS OF CREDITOR OR SELLER Motor Credit kruptcy Dept Box 537901 nia, MI 48153-7901	DATE OF RE FORECLOSU TRANSFER (DESCRIPTION AND VOF PROPERTY 1998 Ford Contour	VALUE
6. As	signments and receiverships				
None	a. Describe any assignment of property for the benef (Married debtors filing under chapter 12 or chapter 13 unless the spouses are separated and joint petition is	3 must include an			
None	b. List all property which has been in the hands of a	custodian, recei	ver, or court-appoi	inted official within one y	vear immediately preceding the

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

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None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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9. Pa	yments related to debt counseling or bankruptcy
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.
Glea 77 W	DATE OF PAYMENT, NAME OF AMOUNT OF MONEY OR DESCRIPTION PAYOR IF OTHER THAN DEBTOR AND VALUE OF PROPERTY Washington #1218 ago, IL 60602 AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 526.00
10. O	ther transfers
None	a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.
11. C	losed financial accounts
None	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
12. S	afe deposit boxes
None	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
13. S	etoffs
None	List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
14. P	roperty held for another person
None	List all property owned by another person that the debtor holds or controls.
15. P	rior address of debtor
None	If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
55 Ti	RESS NAME USED DATES OF OCCUPANCY ffany Square 01/2001-01/2003 do, OH 43607

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

T

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: March 5, 2009	Signature /s/ Vanessa Horton	
	of Debtor	Vanessa Horton
Date:	Signature	
	of Joint Debtor	
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

 $_{B6\,Summary}$ (Follow - Summary) (12/07) Doc 1

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Northern District of Illinois

Desc Main

IN RE:	Case No
Horton, Vanessa	Chapter 7
Debtor(s)	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 1,300.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 36,729.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 1,933.02
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,930.00
	TOTAL	16	\$ 1,300.00	\$ 36,729.00	

Form 6 - Statistical Summary (7279) Doc 1 Filed 0

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IN RE:		Case No
Horton, Vanessa		Chapter 7
	Debtor(s)	1

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability		Amount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)		0.00
TOTAL	\$	0.00

State the following:

Average Income (from Schedule I, Line 16)		1,933.02
Average Expenses (from Schedule J, Line 18)		1,930.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C		
Line 20)	\$	2,387.67

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 36,729.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 36,729.00

Case 09-07389 Doc 1 B1D (Official Form 1, Exhibit D) (12/08)

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Date: March 5, 2009

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Normern	District of Hilnois
IN RE:	Case No
Horton, Vanessa	Chapter 7
	TOR'S STATEMENT OF COMPLIANCE UNSELING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the whatever filing fee you paid, and your creditors will be able	e court can dismiss any case you do file. If that happens, you will lose to resume collection activities against you. If your case is dismissed uired to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petitio one of the five statements below and attach any documents as a	n is filed, each spouse must complete and file a separate Exhibit D. Check directed.
the United States trustee or bankruptcy administrator that outli	r case, I received a briefing from a credit counseling agency approved by ined the opportunities for available credit counseling and assisted me in om the agency describing the services provided to me. Attach a copy of the brough the agency.
the United States trustee or bankruptcy administrator that outli performing a related budget analysis, but I do not have a certific	v case, I received a briefing from a credit counseling agency approved by ined the opportunities for available credit counseling and assisted me in cate from the agency describing the services provided to me. You must file provided to you and a copy of any debt repayment plan developed through filed.
	an approved agency but was unable to obtain the services during the five a significant circumstances merit a temporary waiver of the credit counseling a exigent circumstances here.]
you file your bankruptcy petition and promptly file a certific of any debt management plan developed through the agency case. Any extension of the 30-day deadline can be granted of also be dismissed if the court is not satisfied with your reacounseling briefing.	till obtain the credit counseling briefing within the first 30 days after ate from the agency that provided the counseling, together with a copy y. Failure to fulfill these requirements may result in dismissal of your only for cause and is limited to a maximum of 15 days. Your case may sons for filing your bankruptcy case without first receiving a credit
motion for determination by the court.] [Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impair	red by reason of mental illness or mental deficiency so as to be incapable
of realizing and making rational decisions with respect to Disability. (Defined in 11 U.S.C. § 109(h)(4) as physical participate in a credit counseling briefing in person, by Active military duty in a military combat zone.	ically impaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has does not apply in this district.	s determined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided	above is true and correct.
Signature of Debtor: /s/ Vanessa Horton	

Case 09-07389 B8 (Official Form 8) (12/08)

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Doc 1

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IN RE:		Case No			
Horton, Vanessa		Chapter 7			
Debto	or(s)				
CHAPTER 7 INDI	VIDUAL DEBTOR'S STATEMEN	NT OF INTENTION			
PART A – Debts secured by property of the esestate. Attach additional pages if necessary.)	state. (Part A must be fully completed for	EACH debt which is secured by property of the			
Property No. 1					
Creditor's Name:	Describe Propert	y Securing Debt:			
Property will be (check one): Surrendered Retained					
If retaining the property, I intend to (check and Redeem the property Reaffirm the debt					
Other. Explain	(for	example, avoid lien using 11 U.S.C. § 522(f)).			
Property is (check one): Claimed as exempt Not claimed as	exempt				
Property No. 2 (if necessary)					
Creditor's Name:	Describe Propert	y Securing Debt:			
Property will be (check one): Surrendered Retained	<u> </u>				
If retaining the property, I intend to (check an Redeem the property Reaffirm the debt Other. Explain		example, avoid lien using 11 U.S.C. § 522(f)).			
Property is (check one): Claimed as exempt Not claimed as		example, avoid hen using 11 0.5.e. § 522(1)).			
PART B – Personal property subject to unexpiradditional pages if necessary.)	red leases. (All three columns of Part B mu	ust be completed for each unexpired lease. Attach			
Property No. 1	7				
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No			
Property No. 2 (if necessary)					
Lessor's Name:	Describe Leased Property: Lease will be assumed pursuant 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No				
continuation sheets attached (if any)		,			
I declare under penalty of perjury that the personal property subject to an unexpired l		property of my estate securing a debt and/or			
Date: March 5, 2009	/s/ Vanessa Horton				
	Signature of Debtor				

Signature of Joint Debtor

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Horton, Vanessa

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors _____30

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: March 5, 2009

/s/ Vanessa Horton
Debtor

Joint Debtor

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Horton, Vanessa 628 Willow Wood Dr Apt 210 Carol Stream, IL 60188 Document Page 30 of 34 Com Ed Exelon Corporation
System Credit/Bankruptcy
2100 Swift Dr
Oak Brook, IL 60523-1559

Money Control PO Box 49990 Riverside, CA 92514-1990

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 Comcast 1255 W North Ave Chicago, IL 60622-1562 National Heritage C/O Shapiro And Liebman 415 N Lasalle St Ste 203 Chicago, IL 60610-4530

AAA Collectors, Inc For JcPenny 2950 N Academy Blvd Ste 201 Colorado Springs, CO 80917-5341 CRA Security Systems For Foot Locker PO Box 67555 Harrisburg, PA 17106-7555 Peoples Energy The Prudential Bldg, Attn: Special Proj 130 E Randolph St Chicago, IL 60601-6207

Afni 404 Brock Dr Bloomington, IL 61701-2654 Ford Motor Credit Bankruptcy Dept PO Box 537901 Livonia, MI 48153-7901 Sprint Pcs PO Box 219718 Kansas City, MO 64121-9718

Ameritech Law Dept - Bankruptcy 225 W Randolph St Ste 27A Chicago, IL 60606-1838 Goldman & Company For Burlington Coat Factory Harmon Clove Tower 1 Ste AL13 Secaucus, NJ 07094 St Joseph Hospital C/O James Gately 8233 185th St Tinley Park, IL 60477-9220

Anderson Finacial Network 404 Brock Dr Bloomington, IL 61701-2654 Harvard Collection Services 4704 W Irving Park Rd Chicago, IL 60641-2745 UCB Collections 5620 Southwyck Blvd Toledo, OH 43614-1501

Certegy PO Box 30046 Tampa, FL 33630-3046 Illinois Tollway Authority Violations PO Box 5201 Lisle, IL 60532-5201 United Compucred Collections, Inc For Toledo Edison Co 4190 Harrison Ave Cincinnati, OH 45211-4546

Check Alert For GFS Market 7597 Macinaw Trail Cadillac, MI 49601 KCA Financial 628 North St Geneva, IL 60134-1356 Village Of Forest Park Tickets 517 Des Plaines Ave Forest Park, IL 60130-1801

Cingular Wireless 1801 Valley View Ln Farmers Branch, TX 75234-8906 Marlin Integrated Attn Bankruptcy Department 333 Glen St Ste 200 Glens Falls, NY 12801-3558 Walmart PO Box 2844 Tuscaloosa, AL 35403-2844

City Of Chicago Parking - Bankruptcy 121 N Lasalle St Rm 107A Chicago, IL 60602-1232 Midwestern Telecom C/O Inovision 150 Crosspoint Par Getzville, NY 14068 WalMart PO Box 981400 El Paso, TX 79998-1400 Case 09-07389 Doc 1 Filed 03/05/09 Entered 03/05/09 12:00:13 Desc Main Document Page 31 of 34

Wexler And Wexler 500 W Madison St Ste 2910 Chicago, IL 60661-4571

Wexler And Wexler Law Offices 500 W Madison St Ste 2910 Chicago, IL 60661-4571

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IN RE Horton, Vanessa

Case No.

Debtor(s)

(If known)

Desc Main

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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IN RE Horton, Vanessa				Case No.	

Debtor(s)

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Debtor(s)

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526.00

526.00

0.00

Case No.

Chapter 7

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Northern District of Illinois

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept\$___ Prior to the filing of this statement I have received \$ The source of the compensation paid to me was: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; entation of the debtor in adversary proceedings and other contested bankruptcy ma d. [Other provisions as needed] By agreement with the debtor(s), the above disclosed fee does not include the following services: **Motions to Redeem** Litigation

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy

/s/ Troy L Gleason

Troy L Gleason 6276510 Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602

troy@chicagobk.com

(312) 578-9530 Fax: (312) 578-9524

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proceeding.

March 5, 2009

Date

IN RE:

Horton, Vanessa